## Commonwealth of Virginia – NOVA Information Systems, Inc. Contract #CMI 01-010

## Pricing Schedule (As of April 1, 2004)

Discount Rate:	
Swiped (Card Present) Transactions	1.57%
Keyed (Card Not Present)	1.70%
Non-Qualified Transactions	2.82%
Transaction Fees:	
Authorizations (NOVA Network)	\$0.06
Foreign Network Fee (Non-NOVA Network)	\$0.10
Settlement	\$0.11
Debit Card Authorization/Settlement	\$0.60
Capture Fee (Non-Visa/MasterCard)	\$0.09
Non-compliance Charges (Up to 6 months)	N/C
Check Verification	\$0.22
Chargebacks	\$5.00
Other Fees:	
Minimum Monthly Fee	\$20.00
via Warp: (Fee will apply regardless of number of user	
licenses obtained.)	No charge
Reporting Software	No charge